

Information to identify the case:

Debtor 1:	Jamie M Fletcher			Social Security number or ITIN: xxx-xx-6217
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	Christopher S Fletcher			Social Security number or ITIN: xxx-xx-4654
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed for chapter: 13 8/18/18
Case number:	18-26586-JNP			

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jamie M Fletcher	Christopher S Fletcher
<b>2. All other names used in the last 8 years</b>	aka Jamie M. Dattilo, aka Jamie Fletcher, aka Jamie Dattilo, aka Fletcher Jamie, aka James Dattilo, aka James Dattilo	aka Christophe Fletcher, aka Christopher Fletcher, aka Christopher Fletcher, aka Chris S Fletcher, aka Chris Fletcher, aka Christopher Fletcher, aka Christopher Fletcher, aka Christophe S Fletcher
<b>3. Address</b>	3 Carroll Court Sicklerville, NJ 08081	3 Carroll Court Sicklerville, NJ 08081
<b>4. Debtor's attorney</b> Name and address	S. Daniel Hutchison Law Office of S. Daniel Hutchison 135 North Broad St. Woodbury, NJ 08096	Contact phone (856) 251-1235
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 8/19/18

For more information, see page 2



<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>September 13, 2018 at 01:00 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Chapter 13 Standing Trustee – Camden, Cherry Tree Corporate Center, 535 Route 38, Suite 150, Cherry Hill, NJ 08002
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline:</b> 11/13/18  <b>Filing deadline:</b> 10/29/18  <b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
<b>9. Filing of plan</b> The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b> Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jamie M Fletcher  
 Christopher S Fletcher  
 Debtors

Case No. 18-26586-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db/jdb +Jamie M Fletcher, Christopher S Fletcher, 3 Carroll Court, Sicklerville, NJ 08081-4442  
 517708890 +Cambria Center LLC, Attn: President, Managing Partner, 501 Cambria Ave.,  
 Bensalem, PA 19020-7213  
 517708891 +Cohen Seglias Pallas, Re: Cambria Center LLC, 30 South 17th Street 19th FL,  
 Philadelphia, PA 19103-4010  
 517708895 +Fein Such Kahn & Shepard PC, Re: F-25783-17, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 517708896 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
 517708897 +Jefferson Health, Att: Billing/Bankruptcy Dept., 111 South 11th Street,  
 Philadelphia, PA 19107-4824  
 517708899 +Mandees/Rai Credit, 285 Grand Avenue, Englewood, NJ 07631-4390  
 517708900 +Office of the Sheriff, ATTN Charles H Billingham Sheriff, Room 100 - Courthouse,  
 520 Market Street, Camden, NJ 08102-1300  
 517708901 Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311  
 517708902 +Progressive Insurance Company, PO Box 31260, Tampa, FL 33631-3260  
 517708904 Select Portfolio Servicing, 3815 S Decker Lake Drive, Salt Lake City, UT 84119  
 517708906 +The Loan Servicing Center, Customer Support Unit, PO Box 551170,  
 Jacksonville, FL 32255-1170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sdhteamlaw@outlook.com Aug 20 2018 23:39:20 S. Daniel Hutchison,  
 Law Office of S. Daniel Hutchison, 135 North Broad St., Woodbury, NJ 08096  
 tr +E-mail/Text: pmarraffa@standingtrustee.com Aug 20 2018 23:39:38 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 20 2018 23:41:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 20 2018 23:41:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517708889 +EDI: CINGMIDLAND.COM Aug 21 2018 03:03:00 AT&T Mobility II LLC, c/o AT&T Services Inc.,  
 Karen A. Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 517708892 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Aug 20 2018 23:42:07 Comcast,  
 c/o Bankruptcy Department, One Comcast Center, 1701 John F Kennedy Blvd.,  
 Philadelphia, PA 19103-2899  
 517708893 +EDI: CCS.COM Aug 21 2018 03:03:00 Credit Collection Service, PO Box 607,  
 Norwood, MA 02062-0607  
 517708894 E-mail/Text: bknotice@ercbpo.com Aug 20 2018 23:41:31 Enhanced Recovery Company, LLC,  
 PO Box 57547, Jacksonville, FL 32241-7547  
 517708898 +EDI: BANKAMER2.COM Aug 21 2018 03:03:00 Lasalle Bank National,  
 135 South LaSalle Street in Chicago, Ill, Chicago, IL 60603-4820  
 517708905 +EDI: SWCR.COM Aug 21 2018 03:04:00 SW Credit System L.P., 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958  
 517708903 +E-mail/Text: jennifer.chacon@pspservicing.com Aug 20 2018 23:42:41  
 Select Portfolio Servicing, Attn: Bankruptcy Department, PO Box 65250,  
 Salt Lake City, UT 84165-0250  
 517708907 EDI: USBANKARS.COM Aug 21 2018 03:03:00 U.S. Bank N.A., 80 S. 8th Street, Suite 224,  
 Minneapolis, MN 55402  
 517708908 +E-mail/Text: chegyi@winslowtownship.com Aug 20 2018 23:41:23 Winslow Township,  
 Attn: Tax & Utility Collector, 125 South Route 73, Braddock, NJ 08037-9422  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Aug 20, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0